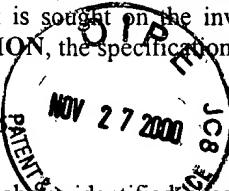


DECLARATION AND POWER OF ATTORNEY

Attorney's Docket No. 10722-31970

As a below named inventor, I, Scott C. Hansen, hereby declare that:

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, third and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: **METHOD FOR FACILITATING PAYMENT OF A COMPUTERIZED TRANSACTION**, the specification of which:

 is attached hereto. was filed on June 27, 2000 as Application No. 09/604,523.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I do not know and do not believe the same was ever known or used by others in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to the date of this application. I further state that the invention was not in public use or on sale in the United States of America more than one year prior to the date of this application. *I understand that I have a duty of candor and good faith toward the Patent and Trademark Office, and I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56.*

I hereby claim foreign priority benefits under Title 35, United States Code, §119 (a)-(d) of the foreign application(s) for patent or inventor's certificate listed below, and have also identified below any foreign application for patent or inventor's certificate disclosing subject matter in common with the above-identified specification and having a filing date before that of the application on which priority is claimed:

<u>Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Priority Claimed Under 35 USC §119</u>
			Yes _____ No _____

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

(Application No.)	(Filing Date)	(Application No.)	(Filing Date)
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I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter disclosed and claimed in the present application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

<u>Application Serial No.</u>	<u>Filing Date</u>	<u>Status: patented, pending, abandoned</u>
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I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statement were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patents issuing thereon.

POWER OF ATTORNEY: The following attorneys are hereby appointed to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: John R. Harris - Reg. No. 30,388; John T. Winburn - Reg. No. 26,822; Jon M. Jurgovan - Reg. No. 34,633, Michael R. Greenlee - Reg. No. 40,003; Gregory J. O'Bradovich - Reg. 42,945; Kirk W. Goodwin - Reg. 46,161; Brian J. Anderson, - Reg. 43,470; Chad Tillman - Reg. 38,634.

Send correspondence to: **MORRIS, MANNING & MARTIN, LLP**

Direct telephone calls at (404) 233-7000

John R. Harris



Intellectual Property Group
1600 Atlanta Financial Center
3343 Peachtree Road, N.E.
Atlanta, GA 30326

24728

PATENT TRADEMARK OFFICE

Full name of third inventor, if any: Scott C Hansen

Citizenship: United States of America

Inventor's signature

Date: 10/29/00

Residence and Post Office Address: 4 Cricket Lane, Woodcliff Lake, New Jersey 07675

 Additional inventors are being named on separately numbered sheets attached hereto.

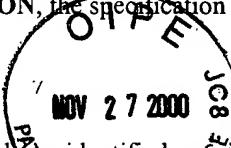
Page 3 of 4

DECLARATION AND POWER OF ATTORNEY

Attorney's Docket No. 10722-31970

'As a below named inventor, I, Marcus Nicholas Cudina, hereby declare that:

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, fourth and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: **METHOD FOR FACILITATING PAYMENT OF A COMPUTERIZED TRANSACTION**, the specification of which:

 is attached hereto. was filed on June 27, 2000 as Application No. 09/604,525

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I do not know and do not believe that the same was ever known or used by others in the United States of America before my or our invention thereof, or patented ~~described~~ in any printed publication in any country before my or our invention thereof or more than one year prior to the date of this application. I further state that the invention was not in public use or on sale in the United States of America more than one year prior to the date of this application. *I understand that I have a duty of candor and good faith toward the Patent and Trademark Office, and I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56.*

I hereby claim foreign priority benefits under Title 35, United States Code, §119 (a)-(d) of the foreign application(s) for patent or inventor's certificate listed below, and have also identified below any foreign application for patent or inventor's certificate disclosing subject matter in common with the above-identified specification and having a filing date before that of the application on which priority is claimed:

<u>Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Priority Claimed Under 35 USC §119</u>
			Yes _____ No _____

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

<u>(Application No.)</u>	<u>(Filing Date)</u>	<u>(Application No.)</u>	<u>(Filing Date)</u>
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I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter disclosed and claimed in the present application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

<u>Application Serial No.</u>	<u>Filing Date</u>	<u>Status: patented, pending, abandoned</u>
N/A		

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PATENT TRADEMARK OFFICE	first inventor: Marcus Nicholas Cudina	Citizenship: United States of America
Full name or title or		
Inventor's signature	<i>Marcus N. Cudina</i>	Date: <i>Oct. 26, 2000</i>
Residence and Post Office Address:	1 Mack Centre Drive, Paramus, New Jersey 07652 31 TIMBEECLIFF RD. UPPR SADDLE RIVER, N.J. 07458	

Additional inventors are being named on separately numbered sheets attached hereto.

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